

## 2009 CROP HAIL INSURERS

| <u>Company</u>                                 | <u>MGA</u>                              | <u>2008 ALR</u> | <u>Cash Discount</u> | <u>Rate Structure</u>               |
|--|---|-----------------|----------------------|-------------------------------------|
| ACE Property Casualty Ins Co.                  | Rain and Hail                           | 60.5%           | 3.0%                 | 3-tiered rate structure             |
| Agri-General Insurance Co.                     | Rain and Hail                           | 60.5%           | 3.0%                 | 3-tiered rate structure             |
| American Agri-Business Insurance Company       | ARMTech Insurance Services, Inc.        | 62.0%           | 5.0%                 | Single multiplier across the state  |
| American Alternative Insurance Corporation     | AgriServe                               | 63.1%           | 0.0%                 | Single multiplier across the state  |
| Clearwater Insurance Company                   | Crop USA                                | 68.0%           | 0.0%                 | Single multiplier across the state  |
| Cumis Insurance Society                        | Producers Ag                            | 66.0%           | 5.0%                 | 3-tiered rate structure             |
| Great American Insurance Company               | Great American                          | 60.0%           | 5.0%                 | Single multiplier across the state  |
| Greenwich Insurance Company                    | Heartland Crop Insurance, Inc.          | 60.0%           | 5.0%                 | 3-tiered rate structure             |
| Farmers Mutual Hail of Iowa                    |   | 60.6%           | 3.0%                 | Multi-tier & fixed expenses.        |
| Fireman's Fund                                 | Rural Community Insurance Services      | 60.0%           | 4.0%                 | 3-tiered rate structure             |
| Indemnity Ins Co of North America              | Rain and Hail                           | 60.5%           | 3.0%                 | 3-tiered rate structure             |
| Insurance Company of the State of Pennsylvania | John Deere Risk Protection, Inc.        | 70.5%           | 0.0%                 | Single multiplier across the state. |
| NAU Country Insurance Co.                      |   | 63.5%           | 3.0%                 | 3-tiered rate structure             |
| Nodak Mutual                                   |   | 58.7%           | 5.0%                 | 2-tiered rate structure             |
| Producer's Agricultural Insurance Company      | Producers Ag                            | 66.0%           | 5.0%                 | 3-tiered rate structure             |
| State Farm Fire & Casualty Co.                 | Rain and Hail                           | 60.5%           | 3.0%                 | 3-tiered rate structure             |
| Stonington Insurance Company                   | Agro National                           | 66.0%           | 0.0%                 | Single multiplier across the state. |
| Western Agricultural Insurance Company         | American Farm Bureau Insurance Services | 67.4%           | 5.0%                 | 5-tiered rate structure             |

Rates are computed by taking the Loss Cost and multiplying by the appropriate policy form and crop class factors, and then dividing by the company's Anticipated Loss Ratio (ALR). The lower a company's ALR, the higher the actual rate.

For further information please contact:

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